INSURANCE BUREAU PRELICENSURE EDUCATION

R 500.1

Source: 1988 AACS.

R 500.2

Source: 1988 AACS.

R 500.3

Source: 1988 AACS.

R 500.4

Source: 1988 AACS.

R 500.5

Source: 1988 AACS.

R 500.6

Source: 1997 AACS.

DISCLOSURE OF MATERIAL TRANSACTIONS

R 500.51

Source: 1996 AACS.

R 500.52

Source: 1996 AACS.

R 500.53

Source: 1996 AACS.

R 500.54

Source: 1996 AACS.

MARINE, INLAND MARINE, AND TRANSPORTATION COVERAGES

R 500.301

Source: 1997 AACS.

R 500.302

Source: 1997 AACS.

R 500.303

Source: 1997 AACS.

R 500.304

Source: 1997 AACS.

R 500.305

Source: 1997 AACS.

R 500.306

Source: 1997 AACS.

R 500.307

Source: 1997 AACS.

R 500.308

Source: 1997 AACS.

R 500.309

Source: 1997 AACS.

REFUND OF UNEARNED PREMIUM ADJUSTMENT

R 500.351

Source: 1982 AACS.

ELECTRONIC DATA PROCESSING EQUIPMENT DEFINITION

R 500.401

Source: 1997 AACS.

GENERAL RULES

R 500.402

Source: 1997 AACS.

PROXIES, CONSENTS, AND AUTHORIZATIONS OF DOMESTIC STOCK COMPANIES

R 500.451

Source: 1997 AACS.

R 500.452

Source: 1997 AACS.

R 500.453

Source: 1997 AACS.

R 500.454

Source: 1997 AACS.

R 500.455

Source: 1997 AACS.

R 500.456

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R 500.461

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R 500.462

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R 500.463

Source: 1997 AACS.

R 500.464

Source: 1997 AACS.

R 500.465

Source: 1997 AACS.

R 500.466

Source: 1997 AACS.

INSIDER TRADING OF EQUITY SECURITIES OF DOMESTIC STOCK INSURANCE COMPANIES

GENERAL PROVISIONS

R 500.501

Source: 1997 AACS.

R 500.502

Source: 1997 AACS.

R 500.503

Source: 1997 AACS.

R 500.504

Source: 1997 AACS.

R 500.505

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R 500.506

Source: 1997 AACS.

R 500.507

Source: 1997 AACS.

R 500.508

Source: 1997 AACS.

R 500.509

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R 500.510

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R 500.511

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R 500.512

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R 500.514

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R 500.516

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R 500.517

Source: 1997 AACS.

R 500.518

Source: 1997 AACS.

R 500.519

Source: 1997 AACS.

STANDARDS FOR SAFEGUARDING CUSTOMER INFORMATION

R 500.551

Source: 2004 AACS.

R 500.552

Source: 2004 AACS.

R 500.553

Source: 2004 AACS.

R 500.554

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Source: 2004 AACS.

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R 500.558

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R 500.559

Source: 2004 AACS.

R 500.560

Source: 2004 AACS.

REPLACEMENT OF LIFE INSURANCE POLICIES

R 500.601

Source: 1984 AACS.	
R 500.602 Source: 1984 AACS.	
R 500.603 Source: 1984 AACS.	
R 500.604 Source: 1984 AACS.	
R 500.605 Source: 1984 AACS.	
R 500.606 Source: 1984 AACS.	
DISCR	ETIONARY GROUP LIFE INSURANCE AND GROUP LIFE INSURANCE
R 500.611 Source: 1981 AACS.	
R 500.612 Source: 1997 AACS.	
R 500.616 Source: 1982 AACS.	
	VARIABLE CONTRACTS
R 500.629 Source: 1988 AACS.	
,	SUSPENSION OR MODIFICATION OF FILING REQUIREMENTS BY THE COMMISSIONER OF INSURANCE
R 500.641 Source: 1981 AACS.	
	ACCIDENT AND SICKNESS INSURANCE ADVERTISING
R 500.651 Source: 1991 AACS.	
R 500.652 Source: 1991 AACS.	
R 500.654 Source: 1991 AACS.	
R 500.655 Source: 1991 AACS.	
R 500.655a	

Source: 1991 AACS.

R 500.656

R 500.659 Source: 1997 AACS.	
R 500.660 Source: 1991 AACS.	
R 500.663 Source: 1991 AACS.	
R 500.664 Source: 1991 AACS.	
R 500.665 Source: 1991 AACS.	
R 500.666 Source: 1991 AACS.	
R 500.668 Source: 1997 AACS.	
R 500.669 Source: 1997 AACS.	
Bource: 1777 AACS.	
Source. 1991 AACS.	HOLDING COMPANIES
R 500.701 Source: 1997 AACS.	HOLDING COMPANIES
R 500.701	HOLDING COMPANIES
R 500.701 Source: 1997 AACS. R 500.710	HOLDING COMPANIES
R 500.701 Source: 1997 AACS. R 500.710 Source: 1997 AACS. R 500.711	HOLDING COMPANIES
R 500.701 Source: 1997 AACS. R 500.710 Source: 1997 AACS. R 500.711 Source: 1997 AACS.	HOLDING COMPANIES
R 500.701 Source: 1997 AACS. R 500.710 Source: 1997 AACS. R 500.711 Source: 1997 AACS. R 500.712 Source: 1997 AACS. R 500.713	HOLDING COMPANIES

Source: 1991 AACS.

Source: 1991 AACS.

Source: 1991 AACS.

R 500.657

R 500.658

R 500.716

R 500.717

Source: 1997 AACS.

R 500.718

Source: 1997 AACS.

R 500.719

Source: 1997 AACS.

R 500.720

Source: 1997 AACS.

R 500.721

Source: 1997 AACS.

R 500.722

Source: 1997 AACS.

R 500.724

Source: 1997 AACS.

R 500.725

Source: 1997 AACS.

R 500.740

Source: 1997 AACS.

R 500.741

Source: 1997 AACS.

R 500.742

Source: 1997 AACS.

R 500.743

Source: 1997 AACS.

R 500.744

Source: 1997 AACS.

R 500.745

Source: 1997 AACS.

R 500.746

Source: 1997 AACS.

R 500.747

Source: 1997 AACS.

R 500.748

Source: 1997 AACS.

R 500.751

Source: 1997 AACS.

R 500.752

Source: 1997 AACS.

R 500.755

R 500.761 Source: 1997 AACS.
R 500.762 Source: 1997 AACS.
R 500.781 Source: 1997 AACS.
R 500.782 Source: 1997 AACS.
R 500.783 Source: 1997 AACS.
R 500.787 Source: 1997 AACS.
R 500.791 Source: 1997 AACS.
EXCESS LOSS INSURANCE FOR MULTIPLE EMPLOYER WELFARE ARRANGEMENTS (MEWAS)
R 500.821 Source: 1990 AACS.
R 500.822 Source: 1990 AACS.
R 500.823 Source: 1990 AACS.
R 500.824 Source: 1990 AACS.
SALVAGE AND SUBROGATION RECOVERIES
R 500.831 Source: 1998-2000 AACS.
LIFE INSURANCE CONTRACTS ON VARIABLE BASIS
R 500.841 Source: 1988 AACS.
R 500.843 Source: 1988 AACS.
R 500.844 Source: 1988 AACS.
R 500.845 Source: 1997 AACS.

R 500.845a

Source: 1988 AACS.

R 500.848 Source: 1988 AACS.	
R 500.849 Source: 1988 AACS.	
R 500.849a Source: 1988 AACS.	
R 500.850 Source: 1988 AACS.	
R 500.851 Source: 1988 AACS.	
R 500.852 Source: 1988 AACS.	
R 500.853 Source: 1988 AACS.	
R 500.855 Source: 1988 AACS.	
R 500.856 Source: 1988 AACS.	
R 500.859 Source: 1988 AACS.	
R 500.860 Source: 1988 AACS.	
R 500.863 Source: 1988 AACS.	
R 500.864 Source: 1988 AACS.	
R 500.865 Source: 1988 AACS.	ACTUARIAL OPINION AND MEMORANDUM UNDER STANDARD VALUATION LAW
R 500.881 Source: 2006 AACS.	
R 500.882 Source: 2006 AACS.	
R 500.883 Source: 2006 AACS.	
R 500.884 Source: 2006 AACS.	
R 500.885	

Source: 2006 AACS.

R 500.886 Source: 2006 AACS.	
R 500.887 Source: 2006 AACS.	
R 500.888 Source: 2006 AACS.	
R 500.889 Source: 2006 AACS.	
R 500.991 Source: 2006 AACS.	
R 500.992 Source: 2006 AACS.	
R 500.993 Source: 2006 AACS.	
R 500.994 Source: 2006 AACS.	
R 500.995 Source: 2006 AACS.	
R 500.996 Source: 2006 AACS.	
R 500.997 Source: 2006 AACS.	
	DECLARATORY RULINGS
R 500.1041 Source: 1985 AACS.	
R 500.1042 Source: 1985 AACS.	
R 500.1043 Source: 1985 AACS.	
UNIFORM TRADE PRACTICES - INDEPENDENT HEARING OFFICER	
R 500.1051 Source: 1983 AACS.	
R 500.1053 Source: 1983 AACS.	
R 500.1055	

Source: 1983 AACS.

R 500.1057

Source: 1983 AACS.

R 500.1059

Source: 1983 AACS.

CREDIT FOR REINSURANCE

R 500.1121

Source: 1996 AACS.

R 500.1122

Source: 1996 AACS.

R 500.1123

Source: 1996 AACS.

R 500.1124

Source: 1996 AACS.

R 500.1125

Source: 1996 AACS.

R 500.1126

Source: 1996 AACS.

R 500.1127

Source: 1996 AACS.

R 500.1128

Source: 1996 AACS.

R 500.1129

Source: 1996 AACS.

CASUALTY INSURANCE RATES

R 500.1201

Source: 1980 AACS.

R 500.1202

Source: 1980 AACS.

R 500.1203

Source: 1980 AACS.

R 500.1204

Source: 1980 AACS.

R 500.1205

Source: 1980 AACS.

R 500.1206

Source: 1980 AACS.

R 500.1207

Source: 1980 AACS.

R 500.1208

Source: 1980 AACS.

R 500.1209

Source: 1980 AACS.

R 500.1210

Source: 1980 AACS.

1980 CSO AND 1980 CET UNISEX MORTALITY TABLES

R 500.1221

Source: 1984 AACS.

R 500.1222

Source: 1984 AACS.

R 500.1223

Source: 1984 AACS.

R 500.1224

Source: 1984 AACS.

R 500.1225

Source: 1984 AACS.

PROPERTY AND CASUALTY INSURANCE COMPANY RESERVES

R 500.1231

Source: 1982 AACS.

R 500.1232

Source: 1982 AACS.

R 500.1233

Source: 1982 AACS.

R 500.1234

Source: 1982 AACS.

MORTALITY TABLE FOR INDIVIDUAL ANNUITY VALUATION

R 500.1241

Source: 1984 AACS.

SURPLUS LINES INSURANCE FEES

R 500.1251

Source: 1981 AACS.

FIRE INSURANCE - WITHHOLDING

R 500.1261

Source: 1982 AACS.

R 500.1262 Source: 1982 AACS. R 500.1263 Source: 1982 AACS. R 500.1264 Source: 1982 AACS. R 500.1265 Source: 1982 AACS. R 500.1266 Source: 1982 AACS. R 500.1267 Source: 1982 AACS. R 500.1268 Source: 1982 AACS. R 500.1269 Source: 1982 AACS. R 500.1270 Source: 1982 AACS. R 500.1271 Source: 1982 AACS. SMOKER AND NONSMOKER MORTALITY TABLES R 500.1281 Source: 1986 AACS. R 500.1282 Source: 1986 AACS. R 500.1283 Source: 1986 AACS. R 500.1284 Source: 1986 AACS. R 500.1285 Source: 1986 AACS. MORTALITY TABLE FOR GROUP ANNUITY VALUATION R 500.1291 Source: 1984 AACS.

FIRE AND INLAND MARINE INSURANCE RATES

R 500.1301

Source: 1980 AACS.

R 500.1302

Source: 1980 AACS.

R 500.1303

Source: 1980 AACS.

R 500.1304

Source: 1980 AACS.

R 500.1305

Source: 1980 AACS.

R 500.1306

Source: 1980 AACS.

R 500.1307

Source: 1980 AACS.

R 500.1308

Source: 1980 AACS.

R 500.1309

Source: 1980 AACS.

R 500.1310

Source: 1980 AACS.

WORKERS' COMPENSATION INSURANCE

R 500.1351

Source: 1983 AACS.

R 500.1352

Source: 1983 AACS.

R 500.1353

Source: 1983 AACS.

R 500.1354

Source: 1983 AACS.

R 500.1355

Source: 1983 AACS.

R 500.1357

Source: 1983 AACS.

R 500.1358

Source: 1983 AACS.

R 500.1359

Source: 1983 AACS.

ADVERTISEMENT OF LIFE INSURANCE AND ANNUITIES

R 500.1371

Source: 1983 AACS.

R 500.1375

Source: 1983 AACS.

R 500.1377

Source: 1997 AACS.

R 500.1379

Source: 1983 AACS.

R 500.1381

Source: 1983 AACS.

R 500.1383

Source: 1983 AACS.

R 500.1385

Source: 1997 AACS.

R 500.1387

Source: 1983 AACS.

ESSENTIAL INSURANCE

R 500.1501

Source: 1981 AACS.

R 500.1502

Source: 1981 AACS.

R 500.1503

Source: 1981 AACS.

R 500.1504

Source: 1981 AACS.

R 500.1505

Source: 1981 AACS.

R 500.1506

Source: 1981 AACS.

R 500.1507

Source: 1981 AACS.

R 500.1508

Source: 1981 AACS.

R 500.1509

Source: 1981 AACS.

R 500.1510

Source: 1981 AACS.

R 500.1511

Source: 1981 AACS.

R 500.1512

Source: 1981 AACS.

R 500.1513

Source: 1981 AACS.

R 500.1514

Source: 1981 AACS.

R 500.1515

Source: 1981 AACS.

R 500.1516

Source: 1981 AACS.

R 500.1517

Source: 1981 AACS.

R 500.1518

Source: 1981 AACS.

R 500.1519

Source: 1981 AACS.

R 500.1520

Source: 1981 AACS.

R 500.1521

Source: 1981 AACS.

CREDIT INSURANCE AGE UNDERWRITING

R 500.2031

Source: 1983 AACS.

R 500.2032

Source: 1983 AACS.

HEARING PROCEDURES

R 500.2101

Source: 1983 AACS.

R 500.2102

Source: 1983 AACS.

R 500.2103

Source: 1983 AACS.

R 500.2104

Source: 1983 AACS.

R 500.2105

Source: 1983 AACS.

R 500.2106

Source: 1983 AACS.

R 500.2107

Source: 1983 AACS.

R 500.2108

Source: 1983 AACS.

R 500.2109

Source: 1983 AACS.

R 500.2110

Source: 1983 AACS.

R 500.2111

Source: 1983 AACS.

R 500.2112

Source: 1983 AACS.

R 500.2113

Source: 1983 AACS.

R 500.2114

Source: 1983 AACS.

R 500.2115

Source: 1983 AACS.

R 500.2116

Source: 1983 AACS.

R 500.2117

Source: 1983 AACS.

R 500.2118

Source: 1983 AACS.

R 500.2119

Source: 1983 AACS.

R 500.2120

Source: 1983 AACS.

R 500.2121

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R 500.2122

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R 500.2123

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R 500.2124

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R 500.2125

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R 500.2126

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R 500.2127

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R 500.2128

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R 500.2129

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R 500.2130

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R 500.2131

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R 500.2132

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R 500.2133

Source: 1983 AACS.

R 500.2134

Source: 1983 AACS.

R 500.2135

Source: 1983 AACS.

R 500.2136

Source: 1983 AACS.

R 500.2137

Source: 1983 AACS.

R 500.2138

Source: 1983 AACS.

R 500.2139

Source: 1983 AACS.

R 500.2140

Source: 1983 AACS.

R 500.2141

Source: 1983 AACS.

R 500.2142

Source: 1983 AACS.

R 500.2151

Source: 2005 AACS.

R 500.2152

Source: 2005 AACS.

R 500.2153

Source: 2005 AACS.

R 500.2154

Source: 2005 AACS.

R 500.2155

Source: 2005 AACS.

INSURANCE POLICY FORMS - DISCRETIONARY CLAUSES

R 500.2201 Definitions.

Rule 1. As used in these rules:

- (a) "Appeal" means an appeal by a policyholder or other claimant of a claim denial by an insurer. It includes appeals to administrative agencies, arbitrators, courts, and mediators.
- (b) "Commissioner" means the commissioner of the office of financial and insurance services.
- (c) "Discretionary clause" is a provision in a form that purports to bind the claimant to or grant deference in subsequent proceedings to the insurer's decision, denial, or interpretation on terms, coverage, or eligibility for benefits including, but not limited to, a form provision that does any of the following:
- (i) Provides that a policyholder or other claimant may not appeal a denial of a claim.
- (ii) Provides that the insurer's decision to deny policy coverage is binding upon a policyholder or other claimant.
- (iii) Provides that on appeal the insurer's decision-making power as to policy coverage is binding.
- (iv) Provides that the insurer's interpretation of the terms of a form is binding upon a policyholder or other claimant.
- (v) Provides that on appeal the insurer's interpretation of the terms of a form is binding.
- (vi) Provides that or gives rise to a standard of review on appeal that gives deference to the original claim decision.
- (vii) Provides that or gives rise to a standard of review on appeal other than a de novo review.
- (d) "Form" means a form identified in MCL 500.2236(1).
- (e) Terms defined in the insurance code of 1956, 1956 PA 218, MCL 500.100 to MCL 500.8302, have the same meanings when used in these rules.

History: 2007 MR 4, Eff. Feb. 23, 2007.

R 500.2202 Discretionary Clauses Prohibited.

- Rule 2. (a) A discretionary clause unreasonably reduces the risk purported to be assumed in the general coverage of the policy within the meaning of MCL 500.2236(5).
- (b) On and after the first day of the first month following the effective date of these rules, an insurer shall not issue, advertise, or deliver to any person in this state a policy, contract, rider, indorsement, certificate, or similar contract document that contains a discretionary clause. This does not apply to a contract document in use before that date, but does apply to any such document revised in any respect on or after that date.
- (c) On and after the first day of the first month following the effective date of these rules, a discretionary clause issued or delivered to any person in this state in a policy, contract, rider, indorsement, certificate, or similar contract document is void and of no effect. This does not apply to contract documents in use before that date, but does apply to any such document revised in any respect on or after that date.
- (d) Nothing in this rule limits the commissioner's authority under section 2236 to disapprove or withdraw approval of any form that contains a discretionary clause.
- (e) By the first day of the second month following the effective date of these rules, each insurer transacting insurance in this state shall submit to the commissioner a list of all forms in effect in Michigan that contain discretionary clauses and shall submit a certification that the list is complete and accurate. If an insurer has no such forms in effect, it shall submit a letter to the commissioner reporting and certifying that fact.

History: 2007 MR 9, Eff. May 3, 2007.

GENERAL RULES

R 501.4

Source: 1997 AACS.

R 501.5

Source: 1997 AACS.

R 501.6

Source: 1997 AACS.

R 501.7

R 501.9

Source: 1997 AACS.

R 501.10

Source: 1997 AACS.

R 501.14

Source: 1997 AACS.

R 501.15

Source: 1997 AACS.

WRITTEN EXAMINATION FOR HEALTH AND ACCIDENT AGENTS

R 501.151

Source: 1997 AACS.

R 501.152

Source: 1997 AACS.

R 501.153

Source: 1997 AACS.

R 501.154—R 501.156 Source: 1997 AACS.

R 501.157

Source: 1983 AACS.

R 501.158

Source: 1997 AACS.

NATIONWIDE MARINE DEFINITION

R 501.251—R 501.271 Source: 1997 AACS.

HEARINGS

R 501.301—R 501.308 Source: 1997 AACS.

NONPROFIT HOSPITAL SERVICE CORPORATION CONTRACT

R 550.1

Source: 1997 AACS.

R 550.5

Source: 1997 AACS.

R 550.10

Source: 1997 AACS.

R 550.15

R 550.20

Source: 1997 AACS.

R 550.25

Source: 1997 AACS.

R 550.30

Source: 1997 AACS.

PROCEDURES FOR INFORMAL MANAGERIAL-LEVEL CONFERENCES AND REVIEW BY COMMISSIONER OF INSURANCE

R 550.101

Source: 1986 AACS.

R 550.102

Source: 1986 AACS.

R 550.103

Source: 1986 AACS.

R 550.104

Source: 1986 AACS.

R 550.105

Source: 1986 AACS.

R 550.106

Source: 1986 AACS.

R 550.107

Source: 1986 AACS.

R 550.108

Source: 1986 AACS.

DEPARTMENT OF LABOR AND ECONOMIC GROWTH

OFFICE OF FINANCIAL AND INSURANCE SERVICES

CERTIFICATES - DISCRETIONARY CLAUSES

R 550.111 Definitions.

Rule 1.As used in these rules:

- (a) "Appeal" means an appeal by a subscriber or other claimant of a claim denial by a health care corporation. It includes appeals to administrative agencies, arbitrators, courts, and mediators.
- (b)"Commissioner" means the commissioner of the office of financial and insurance services.
- (c) "Discretionary clause" is a provision in a form that purports to bind the claimant to or grant deference in subsequent proceedings to the health care corporation's decision, denial, or interpretation on terms, coverage, or eligibility for benefits including, but not limited to, a form provision that does any of the following:
- (i)Provides that a subscriber or other claimant may not appeal a denial of a claim.
- (ii) Provides that the health care corporation's decision to deny policy coverage is binding upon a subscriber or other claimant.
- (iii) Provides that on appeal the health care corporation's decision-making power as to policy coverage is binding.
- (iv) Provides that the health care corporation's interpretation of the terms of a form is binding upon a subscriber or other claimant.

- (v) Provides that on appeal the health care corporation's interpretation of the terms of a form is binding.
- (vi) Provides that or gives rise to a standard of review on appeal that gives deference to the original claim decision.
- (vii) Provides that or gives rise to a standard of review on appeal other than a *de novo* review.
- (d) "Form" means a certificate defined in section 104(3) of the nonprofit health care corporation reform act, 1980 PA 350, MCL 550.1104(3).
- (e) Terms defined in the nonprofit health care corporation reform act, 1980 PA 350, have the same meanings when used in these rules.

History: 2007 MR 4, Eff. Feb. 23, 2007.

R 550.112 Discretionary clauses prohibited.

Rule 2.(a) A discretionary clause is unjust, unfair, inequitable, misleading, deceptive, and encourages misrepresentation of the coverage within the meaning of section 607(3)(b) of the nonprofit health care corporation act, 1980 PA 350, MCL 550.1607(3)(b).

- (b) On and after the first day of the first month following the effective date of these rules, a health care corporation shall not issue, advertise, or deliver to any person in this state a policy, contract, rider, indorsement, certificate, or similar contract document that contains a discretionary clause. This does not apply to a contract document in use before that date, but does apply to any such document revised in any respect on or after that date.
- (c) On and after the first day of the first month following the effective date of these rules, a discretionary clause issued or delivered to any person in this state in a policy, contract, rider, indorsement, certificate, or similar contract document is void and of no effect. This does not apply to contract documents in use before that date, but does apply to any such document revised in any respect on or after that date.
- (d) Nothing in this rule limits the commissioner's authority under section 607(5) of the nonprofit health care corporation reform act, 1980 PA 350, MCL 550.607(5), to disapprove any form that contains a discretionary clause.
- (e) By the first day of the second month following the effective date of these rules, each health care corporation transacting insurance in this state shall submit to the commissioner a list of all forms in effect in Michigan that contain discretionary clauses and shall submit a certification that the list is complete and accurate. If a health care corporation has no such forms in effect, it shall submit a letter to the commissioner reporting and certifying that fact. History: 2007 MR 4, Eff. Feb. 23, 2007.

CREDIT INSURANCE RATES, FORMS, AND STANDARDS

R 550.201

Source: 1995 AACS.

R 550.202

Source: 1995 AACS.

R 550.203

Source: 1987 AACS.

R 550.204

Source: 1987 AACS.

R 550.205

Source: 1987 AACS.

R 550.206

Source: 1987 AACS.

R 550.207

Source: 1987 AACS.

R 550.208

Source: 1987 AACS.

R 550,209

R 550.210

Source: 1987 AACS.

R 550.211

Source: 1995 AACS.

R 550.212

Source: 1995 AACS.

R 550.213

Source: 1987 AACS.

R 550.214

Source: 1987 AACS.

R 550.215

Source: 1987 AACS.

R 550.216

Source: 1987 AACS.

R 550.217

Source: 1987 AACS.

R 550.218

Source: 1987 AACS.

R 550.219

Source: 1987 AACS.

R 550.220

Source: 1987 AACS.

R 550.221

Source: 1987 AACS.

CREDIT INSURANCE POLICY FORMS – DISCRETIONARY CLAUSES

R 550.301 Definitions.

Rule 1.As used in these rules:

- (a)"Appeal" means an appeal by a policyholder or other claimant of a claim denial by an insurer.It includes appeals to administrative agencies, arbitrators, courts, and mediators.
- (b)"Commissioner" means the commissioner of the office of financial and insurance services.
- (c) "Discretionary clause" is a provision in a form that purports to bind the claimant to or grant deference in subsequent proceedings to the credit insurer's decision, denial, or interpretation on terms, coverage, or eligibility for benefits including, but not limited to, a form provision that does any of the following:
- (i) Provides that a policyholder or other claimant may not appeal a denial of a claim.
- (ii) Provides that the insurer's decision to deny policy coverage is binding upon a policyholder or other claimant.
- (iii) Provides that on appeal the insurer's decision-making power as to policy coverage is binding.
- (iv) Provides that the insurer's interpretation of the terms of a form is binding upon a policyholder or other claimant.
- (v) Provides that on appeal the insurer's interpretation of the terms of a form is binding.
- (vi) Provides that or gives rise to a standard of review on appeal that gives deference to the original claim decision.
- (vii) Provides that or gives rise to a standard of review on appeal other than a de novo review.
- (d) "Form" means a form identified in section 13 of the credit insurance act, 1958 PA 173, MCL 550.613.
- (e) Terms defined in the credit insurance act, 1958 PA 173, as amended, MCL 550.601 to MCL 550.624, and R 550.201 to R 550.216 have the same meanings when used in these rules.

History: 2007 MR 4, Eff. Feb. 23, 2007.

R 550.302 Discretionary clauses prohibited.

Rule 2.(a) A discretionary clause is unjust, unfair, inequitable, misleading, deceptive, and encourages misrepresentation of a policy within the meaning of section 13 of the credit insurance act.

- (b) On and after the first day of the first month following the effective date of these rules, an insurer shall not issue, advertise, or deliver to any person in this state a policy, contract, rider, indorsement, certificate, or similar contract document that contains a discretionary clause. This does not apply to a contract document in use before that date, but does apply to any such document revised in any respect on or after that date.
- (c) On and after the first day of the first month following the effective date of these rules, a discretionary clause issued or delivered to any person in this state in a policy, contract, rider, indorsement, certificate, or similar contract document is void and of no effect. This does not apply to contract documents in use before that date, but does apply to any such document revised in any respect on or after that date.
- (d) Nothing in this rule limits the commissioner's authority under sections 13 and 15 of the credit insurance act, 1958 PA 173, MCL 550.613 and MCL 550.615, to disapprove or withdraw approval of any form that contains a discretionary clause.
- (e) By the first day of the second month following the effective date of these rules, each insurer transacting insurance in this state shall submit to the commissioner a list of all forms in effect in Michigan that contain discretionary clauses and shall submit a certification that the list is complete and accurate. If an insurer has no such forms in effect, it shall submit a letter to the commissioner reporting and certifying that fact.

History: 2007 MR 4, Eff. Feb. 23, 2007.

CORPORATION AND SECURITIES BUREAU LIVING CARE

PART 1. GENERAL PROVISIONS

R 554.1

Source: 1991 AACS.

R 554.2

Source: 1991 AACS.

R 554.3

Source: 1991 AACS.

R 554.4

Source: 1991 AACS.

R 554.5

Source: 1991 AACS.

R 554.6

Source: 1991 AACS.

PART 2. REGISTRATION

R 554.21

Source: 1991 AACS.

R 554.22

Source: 1991 AACS.

R 554.23

Source: 1991 AACS.

R 554.24

Source: 1991 AACS. R 554.26 Source: 1991 AACS. R 554.27 Source: 1991 AACS. R 554.28 Source: 1991 AACS. R 554.29 Source: 1991 AACS. PART 3. ESCROW R 554.31 Source: 1991 AACS. Source: 1991 AACS. R 554.33 Source: 1991 AACS. R 554.34 Source: 1991 AACS. R 554.35 Source: 1991 AACS. PART 4. BOOKS AND RECORDS R 554.41 Source: 1991 AACS. R 554.42 Source: 1991 AACS. **PART 5. ADVERTISING** R 554.51 Source: 1991 AACS. R 554.52 Source: 1991 AACS. R 554.53 Source: 1991 AACS. PART 6. FINANCIAL STATEMENTS R 554.61 Source: 1991 AACS. R 554.62 Source: 1991 AACS.

Source: 1991 AACS.

R 554.25

R 554.63

Source: 1991 AACS.

R 554.64

Source: 1991 AACS.

R 554.65

Source: 1991 AACS.

R 554.66

Source: 1991 AACS.

R 554.67

Source: 1991 AACS.

R 554.68

Source: 1991 AACS.

R 554.69

Source: 1991 AACS.

R 554.70

Source: 1991 AACS.

R 554.71

Source: 1991 AACS.

CONDOMINIUMS

PART 1. GENERAL PROVISIONS

R 559.101

Source: 1985 AACS.

R 559.102

Source: 1985 AACS.

R 559.103

Source: 1997 AACS.

R 559.104

Source: 1997 AACS.

R 559.105

Source: 1997 AACS.

R 559.106

Source: 1985 AACS.

R 559.108

Source: 1985 AACS.

R 559.109

Source: 1985 AACS.

R 559.110

Source: 1985 AACS.

R 559.111

Source: 1985 AACS.

R 559.112

Source: 1985 AACS.

PART 2. PERMIT TO TAKE RESERVATIONS

R 559.201

Source: 1997 AACS.

PART 3. CONTENTS OF A MASTER DEED

R 559.301

Source: 1985 AACS.

PART 4. CONDOMINIUM SUBDIVISION PLAN

R 559.401

Source: 1985 AACS.

R 559.403

Source: 1985 AACS.

R 559.405

Source: 1985 AACS.

R 559.406

Source: 1985 AACS.

R 559.407

Source: 1985 AACS.

R 559.409

Source: 1985 AACS.

R 559.410

Source: 1985 AACS.

R 559.411

Source: 1985 AACS.

R 559.412

Source: 1997 AACS.

R 559.413

Source: 1985 AACS.

R 559.414

Source: 1997 AACS.

PART 5. BYLAWS IN A MASTER DEED

R 559.501

Source: 1985 AACS.

R 559.502

Source: 1985 AACS.

R 559.503 Source: 1997 AACS. R 559.505 Source: 1985 AACS. R 559.511 Source: 1985 AACS. R 559.515 Source: 1985 AACS. PART 6. APPROVAL OF A MASTER DEED R 559.601 Source: 1997 AACS. R 559.602 Source: 1997 AACS. R 559.603 Source: 1997 AACS. R 559.604 Source: 1997 AACS. R 559.605 Source: 1997 AACS. R 559.606 Source: 1997 AACS. R 559.607 Source: 1997 AACS. PART 7. PERMIT TO SELL AND SALES R 559.701 Source: 1997 AACS. R 559.702 Source: 1997 AACS. R 559.703 Source: 1997 AACS. R 559.704 Source: 1997 AACS. PART 8. ESCROW

R 559.801

Source: 1997 AACS.

R 559.802

R 559.803

Source: 1997 AACS.

PART 9. DISCLOSURE STATEMENT

R 559.901

Source: 1985 AACS.

R 559.902

Source: 1985 AACS.

R 559.903

Source: 1985 AACS.

PART 10. FINANCIAL INFORMATION

R 559.1001

Source: 1997 AACS.

R 559.1002

Source: 1997 AACS.

R 559.1003

Source: 1997 AACS.

R 559,1004

Source: 1997 AACS.

R 559.1005

Source: 1997 AACS.

R 559.1006

Source: 1997 AACS.

DEPARTMENTS OF TREASURY, TRANSPORTATION, NATURAL RESOURCES, AND COMMUNITY HEALTH

SUBDIVISIONS OF LAND

PART 3. DEPARTMENT OF NATURAL RESOURCES

R 560.301

Source: 1988 AACS.

R 560.302

Source: 1988 AACS.

R 560.303

Source: 1998-2000 AACS.

R 560.304

Source: 1998-2000 AACS.

PART 4. DEPARTMENT OF ENVIRONMENTAL QUALITY ON-SITE WATER SUPPLY AND SEWAGE DISPOSAL FOR LAND DIVISIONS AND SUBDIVISIONS

R 560.401

Source: 2001 AACS.

R 560.402

R 560.403

R 560.404

R 560.405

R 560.406 Source: 2001 AACS. R 560.407 Source: 2001 AACS. R 560.408 Source: 2001 AACS. R 560.409 Source: 2001 AACS. R 560.410 Source: 2001 AACS. R 560.411 Source: 2001 AACS. R 560.412 Source: 2001 AACS. R 560.413 Source: 2001 AACS. R 560.414 Source: 2001 AACS. R 560.415 Source: 2001 AACS. R 560.416 Source: 2001 AACS. R 560.417 Source: 2001 AACS. R 560.418 Source: 2001 AACS. R 560.419 Source: 2001 AACS. R 560.420 Source: 2001 AACS.

R 560.421

Source: 2001 AACS.

R 560.422

Source: 2001 AACS.

R 560.423

Source: 2001 AACS.

R 560.424

Source: 2001 AACS.

R 560.425

Source: 2001 AACS.

R 560.426

Source: 2001 AACS.

R 560.427

Source: 2001 AACS.

R 560.428

Source: 2001 AACS.

COMMUNITY PUBLIC HEALTH AGENCY CRIPPLED CHILDREN COMMISSION PROCEDURE FOR CONDUCTING HEARINGS

R 722.1

Source: 1997 AACS.

R 722.2

Source: 1997 AACS.

R 722.3

Source: 1997 AACS.

R 722.4

Source: 1997 AACS.

R 722.5

Source: 1997 AACS.

R 722.6

Source: 1997 AACS.

R 722.7

Source: 1997 AACS.

R 722.8

Source: 1997 AACS.

HOSPITAL AND MEDICAL TREATMENT FOR CRIPPLED AND AFFLICTED CHILDREN

R 722.101- R 722.191 Source: 1997 AACS.

R 722.201- R 722.565 Source: 1997 AACS.

DIVISION OF SERVICES TO CRIPPLED CHILDREN HOSPITAL AND MEDICAL TREATMENT FOR CRIPPLED CHILDREN

PART 1. GENERAL PROVISIONS

R 722.601

Source: 1997 AACS.

R 722.603

Source: 1997 AACS.

R 722.619

Source: 1997 AACS.

PART 2. AUTHORIZATION OF CARE AND TREATMENT

R 722.621

Source: 1997 AACS.

R 722.622

Source: 1997 AACS.

R 722.623

Source: 1997 AACS.

R 722,624

Source: 1997 AACS.

R 722.625

Source: 1997 AACS.

R 722.626

Source: 1997 AACS.

R 722.627

Source: 1997 AACS.

R 722.628

Source: 1997 AACS.

R 722.629

Source: 1997 AACS.

PART 3. HOSPITAL CARE AND TREATMENT

R 722.631

Source: 1997 AACS.

R 722.632

Source: 1997 AACS.

R 722.633

Source: 1997 AACS.

R 722.634

Source: 1997 AACS.

R 722.635

Source: 1997 AACS.

R 722.636

Source: 1997 AACS.

R 722.637

Source: 1997 AACS.

R 722.638

Source: 1997 AACS.

PART 4. MEDICAL CARE AND TREATMENT

R 722.641

Source: 1997 AACS.

R 722.642

Source: 1997 AACS.

FAMILY INDEPENDENCE AGENCY STATE CHILD ABUSE AND NEGLECT PREVENTION BOARD CHILDREN'S TRUST FUND GRANT PROGRAM

R 722.751

Source: 1986 AACS.

R 722.752

Source: 1986 AACS.

R 722.753

Source: 1986 AACS.

R 722.754

Source: 1986 AACS.

R 722.755

Source: 1986 AACS.

R 722.756

Source: 1986 AACS.

DEPARTMENT OF CORRECTIONS

BUREAU OF CORRECTIONAL FACILITIES

COUNTY JAILS

R 791.1- R 791.15

COUNTY JAILS

R 791.21- R 791.33

Source: 1997 AACS.

JAILS AND LOCKUPS

R 791.101- R 791.113 Source: 1997 AACS.

PAROLE BOARD PAROLES, PARDONS, REPRIEVES, AND COMMUTATION OF SENTENCES

R 791.301- R 791.351 Source: 1997 AACS.

JAILS, LOCKUPS, AND SECURITY CAMPS

PART 1. GENERAL PROVISIONS

R 791.501

Source: 1998-2000 AACS.

R 791.502

Source: 1998-2000 AACS.

R 791.503

Source: 1998-2000 AACS.

R 791.504

Source: 1998-2000 AACS.

R 791.511

Source: 1998-2000 AACS.

R 791.519

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R 791.521

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R 791.522

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R 791.524

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R 791.525

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R 791.531

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R 791.532

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R 791.540

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R 791.541

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R 791.543

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R 791.559

Source: 1998-2000 AACS.

DEPARTMENT OF CORRECTIONS BUREAU OF CORRECTIONAL FACILITIES

JAILS, LOCKUPS, AND SECURITY CAMPS

R 791.701

Source: 1998-2000 AACS.

R 791.702

Source: 1998-2000 AACS.

R 791.703

Source: 1998-2000 AACS.

R 791.704

Source: 1998-2000 AACS.

R 791.705

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R 791.711

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R 791.714

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R 791.716

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R 791.717

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R 791.718

Source: 1998-2000 AACS.

R 791.719

Source: 1998-2000 AACS.

R 791.720

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R 791.721

Source: 1998-2000 AACS.

R 791.722

Source: 1998-2000 AACS.

R 791.723

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R 791.724

Source: 1998-2000 AACS.

R 791.725

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R 791.726

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R 791.727

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R 791.728

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R 791.729

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R 791.730

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R 791.731

Source: 1998-2000 AACS.

R 791.732

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R 791.733

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R 791.734

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R 791.735

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R 791.736

Source: 1998-2000 AACS.

R 791.737

Source: 1998-2000 AACS.

R 791.738

Source: 1998-2000 AACS.

R 791.739

Source: 1998-2000 AACS.

DEPARTMENT OF CORRECTIONS

GENERAL RULES

PART 1. GENERAL PROVISIONS

R 791.1101

Source: 2002 AACS.

R 791.1105

Source: 1997 AACS.

R 791.1115

Source: 1989 AACS.

PART 2. ORGANIZATION AND OPERATION OF DEPARTMENT

R 791.2201

Source: 1997 AACS.

R 791.2205

Source: 1993 AACS.

R 791.2210

Source: 1989 AACS.

R 791.2215

Source: 1997 AACS.

R 791.2220

Source: 1993 AACS.

R 791.2225

Source: 1997 AACS.

R 791.2230

Source: 1997 AACS.

R 791.2235

Source: 1997 AACS.

R 791.2240

Source: 1997 AACS.

R 791.2245

Source: 1997 AACS.

PART 3. PRISONER HEARING PROCEDURES

R 791.3301

Source: 2002 AACS.

R 791.3310

Source: 2002 AACS.

R 791.3315

Source: 1987 AACS.

R 791.3320

Source: 2002 AACS.

R 791.3325

Source: 1997 AACS.

PART 4. PRISONER CLASSIFICATION AND TRANSFER

R 791.4401

Source: 2002 AACS.

R 791.4405

Source: 1997 AACS.

R 791.4410

Source: 2003 AACS.

R 791.4415

Source: 2002 AACS.

R 791.4420

Source: 1993 AACS.

R 791.4425

Source: 1993 AACS.

R 791.4430

Source: 1997 AACS.

R 791.4435

Source: 1997 AACS.

R 791.4440

Source: 1997 AACS.

PART 5. PRISONER MISCONDUCT

R 791.5501

Source: 2002 AACS.

R 791.5505

Source: 2002 AACS.

R 791.5510

Source: 2002 AACS.

R 791.5513

Source: 1998-2000 AACS.

R 791.5515

Source: 1998-2000 AACS.

PART 6. PRISONER RIGHTS AND PRIVILEGES

R 791.6601

Source: 1997 AACS.

EMERGENCY RULES

FINDING OF EMERGENCY

R 791.6603

Source: 2002 AACS.

R 791.6605

Source: 1998-2000 AACS.

R 791.6607

Source: 1995 AACS.

R 791.6609

Source: 1995 AACS.

R 791.6611

Source: 1995 AACS.

R 791.6613

Source: 1997 AACS.

R 791.6614

Source: 1995 AACS.

R 791.6615

Source: 1997 AACS.

R 791.6617

Source: 1997 AACS.

R 791.6619

Source: 1997 AACS.

R 791.6621

Source: 1997 AACS.

R 791.6623

Source: 1997 AACS.

R 791.6625

Source: 1997 AACS.

R 791.6627

Source: 1997 AACS.

R 791.6629

Source: 1997 AACS.

R 791.6631

Source: 1997 AACS.

R 791.6633

Source: 1997 AACS.

R 791.6635

R 791.6637

Source: 1997 AACS.

R 791.6638

Source: 1995 AACS.

R 791.6639

Source: 1993 AACS.

R 791.6641

Source: 1997 AACS.

R 791.6643

Source: 1997 AACS.

R 791.6645

Source: 1997 AACS.

PART 7. PAROLE, REPRIEVE, AND COMMUTATION OF SENTENCE

R 791.7701

Source: 1997 AACS.

R 791.7705

Source: 1997 AACS.

R 791.7710

Source: 1997 AACS.

R 791.7715

Source: 1996 AACS.

R 791.7716

Source: 1996 AACS.

R 791.7720

Source: 1997 AACS.

R 791.7725

Source: 1997 AACS.

R 791.7730

Source: 1996 AACS.

R 791.7735

Source: 1988 AACS.

R 791.7740

Source: 1988 AACS.

R 791.7745

Source: 1988 AACS.

R 791.7750

Source: 1988 AACS.

R 791.7755

R 791.7760

Source: 1996 AACS.

R 791.7765

Source: 1996 AACS.

R 791.7770

Source: 1997 AACS.

PART 8. YOUTHFUL TRAINEES

R 791.8801

Source: 1997 AACS.

R 791.8810

Source: 1997 AACS.

R 791.8820

Source: 1997 AACS.

PART 9. PROBATION

R 791.9910

Source: 1993 AACS.

R 791.9930

Source: 1993 AACS.

PART 10. INTERSTATE COMPACT ON PAROLE AND PROBATION

R 791.10001